

WEST



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L2: Entry 3 of 9

File: PGPB

Jul 11, 2002

DOCUMENT-IDENTIFIER: US 20020091550 A1

TITLE: System and method for real-time rating, underwriting and policy issuance

## CLAIMS:

42. The method of claim 1, wherein the step of generating the offer of insurance comprises the step of generating a purchase incentive component of the offer of insurance.

43. The method of claim 42, wherein the purchase incentive component comprises at least one incentive selected from the group consisting of a discount on the offered insurance product, a discount on a third party product or service, an award in a third-party incentive program, and a free third party product or service.

73. The system of claim 45, wherein the system processor generates a purchase incentive component of the offer of insurance as part of generating the offer of insurance.

88. The storage device of claim 79, wherein the stored instructions that upon execution cause the computer to perform the step of generating the offer comprise instructions that cause the computer to perform the further step comprising of generating a purchase incentive component of the offer of insurance, wherein the purchase incentive component comprises at least one incentive selected from the group consisting of a discount on the offered insurance product, a discount on a third party product or service, an award in a third-party incentive program, and a free third party product or service.

# WEST

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<u>L2</u>	L1 same insurance	9	<u>L2</u>
<u>L1</u>	offer\$ near5 (reward\$ or incentive or award) same (purchas\$ or leas\$ or buy\$)	604	<u>L1</u>

END OF SEARCH HISTORY

**WEST**

Generate Collection

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L2: Entry 6 of 9

File: USPT

Jun 3, 2003

DOCUMENT-IDENTIFIER: US 6574606 B1

TITLE: Method and system for cross-marketing products and services over a distributed communication network

Detailed Description Text (8):

In the case of product offers, the customer will be offered the opportunity to receive a gift certificate, next product free, or free shipping as an added incentive for the customer to accept the offer. In the case of the "thank you" benefit, such as free insurance or warranty, the customer would be encouraged to buy an upgrade to the insurance or warranty provided as the free benefit. As shown in FIG. 3, the loyalty web page would contain fields for the customer to enter her personal information, including her e-mail address and phone number, as well as credit card information. When the customer has completed entry of the required information, she would click on an icon or hyperlink 32 indicating her acceptance of the offer. One example of a process whereby a customer accepts a loyalty offer is illustrated in FIG. 4.